Amendments to the Claims

1.   (Previously Presented)   A computer-implemented method of
verifying a customer's authority to use a financial instrument, the method comprising:

initiating one or more transactions using a financial instrument identified by a
customer, wherein said one or more transactions are initiated by a transaction processor
through one or more financial systems coupled to the transaction processor;

storing one or more attributes of said one or more transactions;

receiving a set of proffered attributes via a user interface configured to exchange
communications with the customer;

comparing said proffered attributes to said stored attributes; and

accepting use of the financial instrument by the customer for a subsequent
transaction if said proffered attributes match said stored attributes.

2.   (Original)   The method of claim 1, further comprising after said
initiating, soliciting said proffered attributes from the customer.

3.   (Original)   The method of claim 1, wherein said initiating comprises:

initiating a first transaction involving the financial instrument with a first set of
attributes; and

initiating a second transaction involving the financial instrument with a second set
of attributes different from said first set of attributes.

4.   (Original)   The method of claim 1, wherein said storing attributes
comprises storing a value of a first transaction in said one or more transactions.

5.   (Original)   The method of claim 1, wherein said storing attributes
comprises storing a merchant identity of a first transaction in said one or more
transactions.

6.   (Original)   The method of claim 1, wherein said storing attributes

2   comprises storing the number of said one or more transactions.

7.   (Original)   The method of claim 1, wherein said storing attributes
2   comprises storing a type of one of said one or more transactions.

8.   (Previously Presented)   The method of claim 1, wherein said
2   initiating comprises operating the transaction processor to electronically initiate said
transactions.

9.   (Original)   The method of claim 8, wherein said receiving comprises
2   electronically receiving said proffered attributes.

10.   (Original)   The method of claim 1, wherein the financial instrument is
2   a credit card.

11.   (Original)   The method of claim 1, wherein the financial instrument is
2   a debit card.

12.   (Original)   The method of claim 1, wherein the financial instrument is
2   a bank account.

13.   (Currently Amended)   A computer-implemented method of
2   verifying a user's authorization to use a financial account, comprising:
        receiving from a user information identifying a financial account;
4   selecting values for a series of transactions involving the financial account;
        initiating the series of transactions using the financial account, wherein said one
6   or more transactions are initiated by a transaction processor through one or more
financial systems coupled to the transaction processor;
8   storing a first set of details of said series of transactions without informing the
user of the first set of details;
10   receiving a test set of details from the user as evidence of the user's control of the

financial account;

12 comparing said test set of details to said first set of details; and

  if said first set of details corresponds to said test set of details, authorizing the user

14 to conduct one or more subsequent transactions using the financial account.

  14. (Original) The method of claim 13, further comprising soliciting said

2 test set of details from the user after said initiating.

  15. (Original) The method of claim 13, wherein the financial account is a

2 credit card account.

  16. (Original) The method of claim 13, wherein the financial account is a

2 debit card account.

  17. (Original) The method of claim 13, wherein the financial account is a

2 checking account.

  18. (Original) The method of claim 13, wherein the financial account is a

2 savings account.

  19. (Original) The method of claim 13, wherein the financial account is a

2 bank account.

  20. (Original) The method of claim 13, wherein said first set of details

2 includes a merchant identity of a first transaction.

  21. (Previously Presented) The method of claim 13, wherein said first

2 set of details includes said selected values.

  22. (Original) The method of claim 13, wherein said first set of details

2 includes a type of a first transaction.

23. (Original) The method of claim 13, wherein said first set of details includes the number of said transactions.

24. (Original) The method of claim 13, wherein said first set of details includes an identity of an account involved in said transactions, other than the financial account.

25. (Previously Presented) A computer-implemented method of verifying a credit card, comprising:

receiving from a user, via a user interface configured to exchange communications with users, an account number and a name identifying a credit card the user wishes to use as a source of funds;

initiating one or more transactions involving the credit card, wherein said one or more transactions are initiated by a transaction processor through one or more financial systems coupled to the transaction processor;

storing a first set of details of said transactions in a database;

prompting the user to identify details of said transactions;

after the one or more transactions are completed, receiving from the user a second set of details; and

if said second set of details matches said first set of details, authorizing the user to use the credit card as a source of funds for a subsequent transaction.

26. (Original) The method of claim 25, wherein said second set of details includes an identifier of a merchant involved in one of said one or more transactions.

27. (Previously Presented) A computer-implemented method of verifying a bank account, comprising:

receiving from a user, via a user interface configured to exchange communications with users, an account number and routing number identifying a bank account the user wishes to use as a source of funds;

6   initiating one or more transactions involving the bank account, wherein said one

or more transactions are initiated by a transaction processor through one or more

8   financial systems coupled to the transaction processor;

         storing a first set of details of said transactions in a database;

10   prompting the user to identify details of said transactions;

         after the one or more transactions are completed, receiving from the user a second

12   set of details; and

         if said second set of details matches said first set of details, authorizing the user to

14   use the bank account as a source of funds for a subsequent transaction.

        28.   (Original)   The method of claim 27, wherein said second set of details

2   includes an amount of one of said one or more transactions.

        29.   (Previously Presented)   A computer readable storage medium

2   storing instructions that, when executed by a computer system, cause the computer

system to perform a method of verifying a customer's authority to use a financial

4   instrument, the method comprising:

         initiating one or more transactions using a financial instrument identified by a

6   customer, wherein said one or more transactions are initiated by a transaction processor

through one or more financial systems coupled to the transaction processor;

8   storing one or more attributes of said one or more transactions;

         receiving a set of proffered attributes via a user interface configured to exchange

10   communications with the customer;

         comparing said proffered attributes to said stored attributes; and

12   accepting use of the financial instrument by the customer for a subsequent

transaction if said proffered attributes match said stored attributes.

        30.   (Previously Presented)   A system for verifying a user's authorization

2   to use an external financial account, comprising:

         a transaction processor configured to initiate one or more transactions involving

4   an external financial account identified by a user;

a memory configured to store a first set of details of said transactions;

6   a user interface configured to receive a test set of details independent of any transaction involving the external financial account; and

8   a processor configured to compare said first set of details and said test set of details after said transactions have been completed.

31.   (Original)   The system of claim 30, wherein said processor is further

2   configured to authorize the user to use the external financial account if said test set of details matches a predetermined subset of said first set of details.

32.   (Original)   The system of claim 30, wherein said transaction processor

2   is coupled to an ACH (Automated Clearing House) transaction handler.

33.   (Original)   The system of claim 30, wherein said transaction processor

2   is coupled to a credit card service provider.

34.   (Original)   The system of claim 33, wherein said credit card service

2   provider is a merchant acquirer.

35.   (Original)   The system of claim 33, wherein said credit card service

2   provider is a credit card gateway provider.

36.   (Original)   The system of claim 30, wherein said transaction processor

2   is configured to construct said one or more transactions prior to their initiation.

37.   (Original)   The system of claim 30, further comprising a computer

2   server for operating said user interface.

38.   (Original)   The system of claim 37, wherein said computer server is

2   further configured to construct said one or more transactions prior to their initiation by said transaction processor.

39. (Currently Amended) An apparatus for verifying a customer's

authority to use a financial instrument, comprising:

means for receiving from a customer information identifying a financial

instrument;

transaction means for initiating one or more transactions involving the financial

instrument;

storage means for storing selected details of said one or more transactions,

wherein said selected details are not divulged to the customer by the apparatus;

interface means for receiving a confirmation set of details independent of any

transaction involving the financial instrument; and

comparison means for comparing said confirmation set of details to said selected

details;

wherein the customer is deemed to have the authority to use the financial

instrument if said confirmation set of details corresponds to said selected details.

40. (Original) The apparatus of claim 39, further comprising prompting

means for prompting the customer to provide said confirmation set of details.

41. (Original) The apparatus of claim 40, wherein said interface means

comprises said prompting means.

42. (Previously Presented) The method of claim 1, wherein said

accepting comprises:

receiving the subsequent transaction, the subsequent transaction identifying a

destination; and

transferring funds from the financial instrument to the destination.

43. (Previously Presented) The method of claim 1, wherein said

accepting comprises:

receiving the subsequent transaction, the subsequent transaction identifying a

4   source; and

        transferring funds to the financial instrument from the source.